



Order Filed on September 27, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT
OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STRAFFI & STRAFFI

670 Commons Way
Toms River, NJ08755
(732) 341-3800
bktrustee@straffilaw.com
Attorney for Trustee

In Re:

Rodriguez, Michael E. &
Vigier-Rodriguez, Anna M.

Debtor(s).

Case No.: 15-13765/MBK

Adv. No.:

Hearing Date: September 24, 2018 at 10:00 am

Judge: Honorable Michael B. Kaplan

ORDER APPROVING SETTLEMENT

The relief set forth on the following pages, numbered two (2) through n/a is
hereby **ORDERED**.

DATED: September 27, 2018

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Pg. 2)

Debtor: Rodriguez, Michael E. & Vigier-Rodriguez, Anna M.

Case No: 15-13765/MBK

ORDER APPROVING SETTLEMENT

Upon consideration of application of Daniel E. Straffi, Esq., Trustee; and creditors having been served with the Notice of Proposed Settlement of Controversy; and the Court having received no objections thereto; and for good cause shown; it is hereby

ORDERED as follows:

1. That the proposed settlement set forth in the Notice of Settlement of Controversy attached hereto is hereby approved;
2. That the Trustee is authorized to sign all documents as are necessary to effectuate the settlement; and
3. That the Trustee shall serve a copy of this Order on all parties in interest within five (5) days of the date hereof.

In Re:	Case No.:	15-13765
Rodriguez, Michael E. & Vigier-Rodriguez, Anna M.	Chapter:	7
	Judge:	MBK

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Daniel E. Straffi, Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk: 402 East State Street
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Michael B. Kaplan on September 24, 2018 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 8, 402 East State Street, Trenton, NJ 08608 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The bankruptcy estate has a UIM claim that is being pursued by special counsel. The claim arises from an automobile accident that occurred on or about December 4, 2014. The underlying action was previously settled for \$47,500.00.

Pertinent terms of settlement: The Trustee has agreed, upon recommendation of special counsel, to settle the UIM claim for \$20,000.00. The Trustee expects after deduction of administrative expenses and exemptions a distribution to unsecured creditors. The Trustee believes the settlement is fair and reasonable given the risks and costs of litigation.

Objections must be served on, and requests for additional information directed to:

Name: Daniel E. Straffi, Esq

Address: 670 Commons Way, Toms River, NJ 08755

Telephone No.: (732) 341-3800

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael E Rodriguez
 Anna M Vigier-Rodriguez
 Debtors

Case No. 15-13765-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf905

Page 1 of 3
 Total Noticed: 67

Date Rcvd: Aug 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2018.

db	+Michael E Rodriguez, 36 Norwick Lane, Willingboro, NJ 08046-1330
jdb	+Anna M Vigier-Rodriguez, 36 Norwick Lane, Willingboro, NJ 08046-1330
aty	+Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
acc	+Bederson & Company, LLP, 347 Mt. Pleasant Ave., West Orange, NJ 07052-2749
sp	+H & K Law Office, hartsough kenny & chase, 3812 Quakerbridge Road, Hamilton, nj 08619-1004
cr	+Santander Consumer USA, Inc., P.O. Box 562088, Suite 900-North, Dallas, TX 75247, UNITED STATES 75356-2088
515360984	+Amcol Sys, 111 Lancewood Rd, Columbia, SC 29210-7523
515360985	+American Coradius Int'l, re: USAA, 2420 Sweet Home Rd Ste 150, Buffalo, NY 14228-2244
515360986	+Apez Asset Management, re: Virtua, 1891 Santa Barbara Dr, Ste, Lancaster, PA 17601-4106
515360990	+CBE Group, POB 2635, Waterloo, IA 50704-2635
515360991	+Citifinancial, POB 499, Hanover, MD 21076-0499
515360994	+Convergent Outsourcing, 500 SW 7th, Bldg A, Ste 100, Renton, WA 98057-2983
515360995	+Credit Acceptance, POB 5070, Southfield, MI 48086-5070
515360996	+Credit First, POB 81344, Cleveland, OH 44188-0001
516745683	+Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
515360998	+EMA Recovery, POB 3129, Secaucus, NJ 07096-3129
515360999	+Financial Recoveries, re: Lourdes, POB 1022, Wixom, MI 48393-1022
515361000	+First Premier, POB 5529, Sioux Falls, SD 57117-5529
515361001	+Frost Arnett Co, POB 198988, Nashville, TN 37219-8988
515361002	+HSBC / Orchard Bank, PO 71104, Charlotte, NC 28272-1104
515361004	+IC Systems, re: verizon, POB 64437, Saint Paul, MN 55164-0437
515361007	+Larchmont Med Imaging, 1295 Rt 38 W, Hainesport, NJ 08036-2702
515361008	+Law Offices of Mitchell Kay PC, re: T-Mobile, 354 State Street, Hackensack, NJ 07601-5530
515361010	+Lourdes, 100 Front St, Riverside, NJ 08075-1181
515361009	+Lourdes, POB 822112, Philadelphia, PA 19182-2112
515361015	+NJ Housing & Mortgage Finance, POB 18550, Trenton, NJ 08650-2085
515361016	+Quality Asset Recovery, re: Rancocas, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
515361017	+Radiology Assoc of Burl, 1295 Rt 38 west, Hainesport, NJ 08036-2702
515361019	+Rushmore Service Ctr, re: Premier Bankcard, POB 5508, Sioux Falls, SD 57117-5508
515361020	+Santander, POB 560284, Dallas, TX 75356-0284
515361022	+Solomon & Solomon, Five Columbia Circle, Albany, NY 12203-6374
515361023	+South Jersey emer Phys, POB 416052, Boston, MA 02241-6052
515361024	+State of NJ - Dept of Law, Div of Alcholic Beverage Control, POB 087, Trenton, NJ 08625-0087
515361025	+Sunrise Credit Srv, POB 9168, Farmingdale, NY 11735-9168
515361026	++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 (address filed with court: t-mobile, POB 742596, Cincinnati, OH 45274)
515361027	+Target Nat'l Bank, POB 673, Minneapolis, MN 55440-0673
515361028	+The Childrens Hospital of PA, Lock Box 7802, POB 8500, Philadelphia, PA 19178-8500
515361031	+USAA Savings Bank, POB 33009, San Antonio, TX 78265-3009
515361034	+Virtua Health, POB 7542, Philadelphia, PA 19178-0001
515361035	+Wells Fargo Home Mortgage, POB 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 23 2018 23:27:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 23 2018 23:27:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515360988	+E-mail/Text: g20956@att.com Aug 23 2018 23:27:46 AT&T Mobility, POB 537104, Atlanta, GA 30353-7104
516740859	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 23 2018 23:36:36 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516633843	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 23 2018 23:36:36 American InfoSource LP as agent for, TD Bank, USA, PO Box 248866, Oklahoma City, OK 73124-8866
515360987	+E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Aug 23 2018 23:27:18 Asset Acceptance, re: Lane Bryant, POB 1630, Warren, MI 48090-1630
515361012	E-mail/Text: BankruptcyNotices@aaafes.com Aug 23 2018 23:26:44 Military Star, 3911 S. Walton Walker, Dallas, TX 75236
515360983	E-mail/Text: BankruptcyNotices@aaafes.com Aug 23 2018 23:26:44 AAFES, POB 650038, Dallas, TX 75265
515360989	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 23 2018 23:36:49 Capital One, POB 30281, Salt Lake City, UT 84130-0281
516661588	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 23 2018 23:37:09 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

District/off: 0312-3

User: admin
Form ID: pdf905

Page 2 of 3
Total Noticed: 67

Date Rcvd: Aug 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515360992	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 23 2018 23:27:13	Comenity	Victoria Secret,
	POB 182789, Columbus, OH 43218-2789		
515360993	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 23 2018 23:27:13	Comenity - HSN,	
	POB 659707, San Antonio, TX 78265-9707		
515360997	+E-mail/PDF: creditonebknotifications@resurgent.com Aug 23 2018 23:36:35	Credit One Bank,	
	POB 98872, Las Vegas, NV 89193-8872		
515361003	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 23 2018 23:27:13	HSN,	POB 659707,
	San Antonio, TX 78265-9707		
515361005	E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 23 2018 23:27:33	Jefferson Cap Systems,	
	re: Comenity, 16 McLeland Rd, Saint Cloud, MN 56303		
515361006	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 23 2018 23:27:13	Lane Bryant,	POB 182121,
	Columbus, OH 43218-2121		
515361011	+E-mail/Text: bankruptcydpt@mcmcg.com Aug 23 2018 23:27:20	Midland Funding,	re: ,
	8875 Aero Dr., Ste 200, San Diego, CA 92123-2255		
516745791	+E-mail/Text: bankruptcydpt@mcmcg.com Aug 23 2018 23:27:20	Midland Funding LLC,	
	PO Box 2011, Warren, MI 48090-2011		
515361013	+E-mail/Text: kmorgan@morganlaw.com Aug 23 2018 23:27:52	Morgan Bornstein & Morgan,	
	re: DC 4047-14, 1236 Brace Rd Ste K, Cherry Hill, NJ 08034-3229		
515361014	+E-mail/Text: bankruptcydepartment@tsico.com Aug 23 2018 23:27:51	NCO Financial Services,	
	re: Virtua Health, POB 15636, Wilmington, DE 19850-5636		
516641948	E-mail/Text: bnc-quantum@quantum3group.com Aug 23 2018 23:27:16		
	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788		
516641963	E-mail/Text: bnc-quantum@quantum3group.com Aug 23 2018 23:27:17		
	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788		
515361018	+E-mail/PDF: resurgentbknotifications@resurgent.com Aug 23 2018 23:36:35	Resurgant Cap Srv,	
	POB 10826, Greenville, SC 29603-0826		
515361029	+E-mail/Text: bnc@alltran.com Aug 23 2018 23:26:44	United Recovery,	POB 722929,
	Houston, TX 77272-2929		
515361030	+E-mail/Text: bnc@alltran.com Aug 23 2018 23:26:44	United Recovery Sys,	POB 722929,
	Houston, TX 77272-2929		
515361032	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 23 2018 23:26:40		
	Verizon, 500 Technology Dr, Ste 300, Saint Charles, MO 63304-2225		
515361033	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 23 2018 23:26:40		
	Verizon Wireless, POB 26055, Minneapolis, MN 55426-0055		
		TOTAL: 27	

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515361021 ##Sarma Collections Inc, 1801 Broadway, San Antonio, TX 78215-1227

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I C N I
N C N O F F R T N

Date: Aug 25, 2018

Signature: s Joseph Speet ens

C ECF NOTICE OF ELECTRONIC FIIN

District/off: 0312-3

User: admin
Form ID: pdf905

Page 3 of 3
Total Noticed: 67

Date Rcvd: Aug 23, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2018 at the address(es) listed below:

Daniel E Straffi dstraffi@comcast.net,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Daniel E. Straffi on behalf of Trustee Daniel E Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., successor by merger to
Wachovia Bank, N.A. bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Peter E. Zimnis on behalf of Joint Debtor Anna M Vigier-Rodriguez njbankruptcylaw@aol.com
Peter E. Zimnis on behalf of Debtor Michael E Rodriguez njbankruptcylaw@aol.com

TOTAL: 6

Certificate of Notice Page 7 of 7
United States Bankruptcy Court
District of New Jersey

In re:
Michael E Rodriguez
Anna M Vigier-Rodriguez
Debtors

Case No. 15-13765-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db #+Michael E Rodriguez, 36 Norwick Lane, Willingboro, NJ 08046-1330
jdb #+Anna M Vigier-Rodriguez, 36 Norwick Lane, Willingboro, NJ 08046-1330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

Daniel E Straffi dstraiffi@comcast.net,
G25938@notify.cincompass.com/familyclient@straftilaw.com/bktrustee@straftilaw.com;dstraiffi@ecf.ep
iqsystems.com
Daniel E. Straffi on behalf of Trustee Daniel E Straffi bktrustee@straftilaw.com,
G25938@notify.cincompass.com/familyclient@straftilaw.com/bktrustee@straftilaw.com;dstraiffi@ecf.ep
iqsystems.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., successor by merger to
Wachovia Bank, N.A. bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Peter E. Zimnis on behalf of Joint Debtor Anna M Vigier-Rodriguez njbankruptcylaw@aol.com
Peter E. Zimnis on behalf of Debtor Michael E Rodriguez njbankruptcylaw@aol.com
TOTAL: 6